

**Information to identify the case:**

Debtor 1	<b>Carlos E Chirino</b>	Social Security number or ITIN	xxx-xx-4812
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-13630-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos E Chirino

5/15/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Carlos E Chirino  
Debtor

Case No. 17-13630-JKS  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 76

Date Rcvd: May 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2020.

db +Carlos E Chirino, 1465 37th Street, North Bergen, NJ 07047-2305  
aty +Peter N Davis, Peter N. Davis & Associates, LLC, TD Banknorth Building,  
100 Hamilton Plaza, Ste 420, Paterson, NJ 07505-2116  
516751438 +AlticeUSA, 200 Jericho Quadrangle, Jericho NY 11753-2701  
516665438 +BQN Borinquen Grill, 267 Orange Street, Newark, NJ 07103-3611  
516665437 +Bergen Pain Management, 37 West Century Rd., Paramus, NJ 07652-1466  
516665441 +Capital One Deposit, Recovery Department, PO Box 259360, Plano, TX 75025-9360  
516665444 Computer Credit, Inc., 640 W. 4th Street, PO Box 5238, PO Box 5238,  
Winston Salem, NC 27113-5238  
516665448 ++FIRST JERSEY CREDIT UNION, ONE CORPORATE DRIVE, WAYNE NJ 07470-3112  
(address filed with court: First Jersey Credit Union, 245 Diamond Bridge Ave,  
Hawthorne, NJ 07506)  
517063661 +Gila Group LLC, 1662 E. 24th St., Brooklyn, NY 11229-2402  
516665450 +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
516665452 +Hackensack University Medical Center, Attn: Certified Credit and Collection, PO Box 336,  
Raritan, NJ 08869-0336  
516665458 +KML Law Group, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
516665457 +KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
516665461 +Meadowlands Hospital, Patient Billing Department, 55 Meadowlands Parkway,  
Secaucus, NJ 07094-2977  
516665462 +MedEast Post-Op & Surgical, Inc., PO Box 822796, Philadelphia, PA 19182-2796  
516875061 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
516665464 +Midland Mortgage, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
516665465 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
516665467 Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665470 +North Bergen MUA, 6200 Tonnelle Ave., North Bergen, NJ 07047-3312  
516665471 +North Bergen Township, Tax Collector, 4233 Kennedy Blvd., North Bergen, NJ 07047-2779  
516665472 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
516665475 #+Palisades Emergency Consultants, One Edgewater St., 6th Floor, Staten Island, NY 10305-4900  
516665474 Palisades Emergency Consultants, Attn: Michael Harrison, Esq.,  
3155 State Route 10, Ste. 214, Denville, NJ 07834-3430  
516665476 +Palisades Medical Center, 1111 Paulison Avenue, Clifton, NJ 07011-3600  
516665477 Palisades Medical Center, PO Box 31015, Newark, NJ 07101-0130  
516665478 +Palisades Medical Center, Attn: Steven H. Finkelstein, LLC, PO Box 6905,  
Elizabeth, NJ 07206-6905  
516665479 Progressive Medical Imaging of Union Cit, Attn: Summit Collection Services, Inc.,  
PO Box 306, Ho Ho Kus, NJ 07423-0306  
516665481 +Qvc, Inc., Attn: Global Credit and Collection, 5440 N. Cumberland, Ste. 300,  
Chicago, IL 60656-1486  
516665482 Riverside Pediatric Group, PO Box 95000-4535, Philadelphia, PA 19195-4535  
516665487 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08646-0245)  
518471950 +Sall/Myers Medical Associates, P.A., 100 Hamilton Plaza, PO Box 2947,  
Paterson, NJ 07509-2947  
518471951 +Sall/Myers Medical Associates, P.A., PO Box 2947, Paterson, NJ 07509-2947  
518471952 Sall/Myers Medical Associates, P.A., 611 River Dr. 4th floor, River Center 3,  
Elmwood Park, NJ 07407  
516665485 +Seventh Avenue, Attn: Account Control Systems, Inc., 85 Chestnut Ridge Rd., Ste. 113,  
Montvale, NJ 07645-1836  
516665488 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
516665486 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
Trenton, NJ 08646-0269  
516665491 The Hamilton Collection, Attn: Universal Fidelity, LP, PO Box 219785,  
Houston, TX 77218-9785  
516665490 +The Hamilton Collection, 9333 Milwaukee Avenue, Niles, IL 60714-1303  
516665492 +Total Gym, 835 Springdale Avenue, Ste. 206, Exton, PA 19341-2833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2020 22:52:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2020 22:51:58 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: AISACG.COM May 16 2020 02:13:00 Ascension Capital Group,  
Attn: Capital One N.A. Department, PO BOX 165028, Irving, TX 75016-5028  
516758827 +EDI: CBS7AVE May 16 2020 02:13:00 Ashro Lifestyle, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
516665440 EDI: CAPITALONE.COM May 16 2020 02:13:00 Capital One Bank Usa NA, 15000 Capital One Dr,  
Richmond, VA 23238  
516687372 +EDI: AISACG.COM May 16 2020 02:13:00 Capital One Auto Finance,  
Attn: AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS,  
Oklahoma City, OK 73118-7901

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 76

Date Rcvd: May 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516665439 +EDI: CAPONEAUTO.COM May 16 2020 02:13:00 Capital One Auto Finance, 3901 Dallas Parkway,  
Plano, TX 75093-7864  
516737074 +EDI: AISACG.COM May 16 2020 02:13:00 Capital One Auto Finance,,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
516890985 EDI: BL-BECKET.COM May 16 2020 02:13:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
516665442 E-mail/Text: ering@cbhv.com May 15 2020 22:51:54 Collection Bureau of Hudson Valley,  
PO Box 831, Newburgh, NY 12551-0831  
516665443 +EDI: WFNNB.COM May 16 2020 02:13:00 Comenity Capital/Blair, PO Box 182120,  
Columbus, OH 43218-2120  
516665445 +E-mail/PDF: creditonebknofications@resurgent.com May 15 2020 22:58:57 Credit One Bank NA,  
PO Box 98872, Las Vegas, NV 89193-8872  
516764103 +EDI: CBS7AVE May 16 2020 02:13:00 Direct Charge, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
516665446 EDI: CBS7AVE May 16 2020 02:13:00 DirectCharge, 1112 7th Avenue, Monroe, WI 53566-1364  
516718884 EDI: FORD.COM May 16 2020 02:13:00 Ford Motor Credit Company LLC, Dept. 55953,  
PO Box 55000, Detroit, MI. 48255-0953  
516665447 EDI: BLUESTEM May 16 2020 02:13:00 Fingerhut Advantage, PO Box 166,  
Newark, NJ 07101-0166  
516665449 +EDI: FORD.COM May 16 2020 02:13:00 Ford Motor Credit, PO Box Box 542000,  
Omaha, NE 68154-8000  
516665454 +EDI: RMSC.COM May 16 2020 02:13:00 Home Shopping Network, PO Box 29116,  
Shawnee Mission, KS 66201  
516665453 +EDI: RMSC.COM May 16 2020 02:13:00 Home Shopping Network, PO Box 105982,  
Atlanta, GA 30348-5982  
516665455 +EDI: RMSC.COM May 16 2020 02:13:00 Home Shopping Network, PO Box 981064,  
El Paso, TX 79998-1064  
516665456 +EDI: WFNNB.COM May 16 2020 02:13:00 Home Shopping Network, PO Box 182273,  
Columbus, OH 43218-2273  
516895943 EDI: JEFFERSONCAP.COM May 16 2020 02:13:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
516665459 +E-mail/Text: bncnotices@becket-lee.com May 15 2020 22:51:18 Kohls/Capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516665460 +EDI: CCS.COM May 16 2020 02:13:00 Liberty Mutual, Attn: CCS Payment Processing Center,  
725 Canton Stret, Norwood, MA 02062-2679  
516837790 +EDI: MID8.COM May 16 2020 02:13:00 MIDLAND FUNDING LLC, PO BOX 2011,  
WARREN, MI 48090-2011  
516665463 +EDI: MID8.COM May 16 2020 02:13:00 Midland Funding, 2365 Northside Dr., Ste. 30,  
San Diego, CA 92108-2709  
516665466 +EDI: CBS7AVE May 16 2020 02:13:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
516774806 +EDI: CBS7AVE May 16 2020 02:13:00 Montgomery Ward, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
516665473 E-mail/Text: bcwrtoff@cablevision.com May 15 2020 22:52:29 Optimum, 1111 Stewart Avenue,  
Bethpage, NY 11714-3581  
516918169 EDI: PRA.COM May 16 2020 02:13:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
516665480 EDI: RMSC.COM May 16 2020 02:13:00 QVC, PO Box 105975, Atlanta, GA 30348-5975  
516873597 EDI: Q3G.COM May 16 2020 02:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516665483 +EDI: CBS7AVE May 16 2020 02:13:00 Seventh Avenue, 1112 7th Avenue,  
Monroe, WI 53566-1364  
516764026 +EDI: CBS7AVE May 16 2020 02:13:00 Seventh Avenue, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
516784539 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov May 15 2020 22:58:08 U.S. Department of HUD,  
451 7th St., S.W., Washington DC 20410-0001  
516665493 +EDI: BLUESTEM May 16 2020 02:13:00 Webbank/Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516665451\* +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
516665468\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665469\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665489\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267,  
Trenton, NJ 08695)  
516665484\* Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 76

Date Rcvd: May 15, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 17, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Carlos E Chirino herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5